

MOTOR SCHEDULE

PRIVATE CAR VEHICLE - COMPREHENSIVE POLICY

INSURED

Name	MR.NIKAPITIYA T D
Policy No	CRMCS21000038700
Address	NO 90/4 , MAKOLA SOUTH , MAKOLA , ABUCAY
Policy Start Date	01/10/2021
Policy End Date	30/09/2022

VEHICLE

Make/Model	APRILIA/SR125	Body Type	
Engine no.	7763222-000	Reg.no.	
Chassis no.	123456789	Year of manufacture	2018
Capacity	125	Manufacture	APRILIA
Fuel Type	Petrol	No of seats	2
Estimated Value	SLR 600,000.00		

PREMIUM

Basic annual premium(Comprehensive)	SLR	20,103.90
Natural Disaster Amount	SLR	2,116.20
Premium Due	SLR	23,420.10
Policy Fee	SLR	250.00
Stamp Duty	SLR	24.00
Road Safety Fee	SLR	6.65
Taxes	SLR	1,971.94
Total Due	SLR	25,672.69

UNDER WRITING FACTORS

Value of vehicle	SLR	600,000.00
Age of the Vehicle	3	
Vehicle Make	APRILIA	
Year of vehicle	2018	
Manufacture	SR125	

Authorised drivers:

Not being an Excluded driver as defined in the Certificate of Insurance

Limitations as to use:

Not being within the definition of Excluded use as defined in the Certificate of Insurance

Terms, Conditions and Coverage under your Motor Policy

We are honored that you choose Fairfirst insurance to be your trusted insurance service provider, You are very important to us and we assure you that we will take care of you and your loved ones if you meet with any unfortunate motor accident. It's time to start our journey together but before we do please take a moment to read our Terms and Conditions section. This will allow you to understand what you just bought.

We are Fairfirst and we believe in treating our customers exactly the way we want to be treated. So if you don't like what you read about the terms, conditions or coverages applicable to your motor policy, we are the only insurance company in Sri Lanka which provides a cooling off period with a guaranteed money back policy.

MONEY BACK GURANTEEE

In the event, you are dissatisfied/not in agreement with the Terms, Conditions and Coverage of this Policy, we will provide a 7 day "Cooling Off" period during which time you can cancel your policy, subject only to an administration fee.

A. General Terms

1. Cover note or Motor certificate is valid only for the vehicle number/chassis number stated herein.
2. Cover note or Motor certificate is issued for a vehicle in accident free good condition. (Without any pre-accident damages or losses)

B. Coverage under your Motor Policy

1. Your Liability

We will insure You for all amounts which You may have to pay as a result of You being legally liable for:

1. Another person's death or injury by your Motor Bike.
2. Damage to another person's property up to a maximum amount of LKR. 15,000 (including that person's cost and expenses and any other cost and expenses) as a result of an accident caused by your Motor Bike.

2. Loss of or Damage to Your Vehicle

We will indemnify you against loss of or damage to your Motor Bike

1. By accidental external means, or
2. By fire, or
3. By Theft, or Theft of Parts or
4. By Malicious act, or
5. By Specified natural perils
6. By Strikes, riots and civil commotion (SRCC) or

The above covers are extended to your Motor Bike whilst your Motor Bike is in transit by road, rail, inland waterway, lift or elevator if we accept the liability to pay a claim under section 1 (of the Motor Policy), we may at our own option:

1. Pay for your Motor Bike to be repaired; or
2. Replace your Motor Bike; or
3. Pay you a cash amount equal to value of the loss or damage.

3. What is Not Covered

Age of Vehicle/Years	Owner's contribution	Replacement	Consumables/Working and Moving Parts/Electronic and Electrical Items
	Replacements	Replacement Motor Scooters	
1st Year	NIL	NIL	50%
2nd Year	10%	20%	50%
3rd Year	15%	25%	50%
4th Year	25%	35%	50%
5th Year	30%	40%	50%
6th Year	35%	45%	50%
7th Year	40%	45%	50%
8th Year	45%	45%	50%
9th Year	50%	50%	50%

10th Year & above

50%

50%

50%

C. Conditions

Intimation

- All Claims need to be immediately reported to Fair First Insurance LTD, via our Accident Hotline number 011-2428428. Failing to do so may prejudice your Motor Claim.

Flood Claims

- In the event of Claims arising out of Natural Perils/Floods, The Company will not be liable for damage caused to exposed, mechanical and Electrical Units, unless the Vehicle is fully submerged under flood water.
- The Company will not cover damage caused as a result of Aquaplaning or water ingress into mechanical and sealed electrical components as result of same.

Accidental External Impact

- The Company will exclude liability primarily arising out of any damage caused only to Rims (Alloy Wheels) and/or Tyres, unless such vehicle sustains other damages as a result of accidental external means. It will also exclude mechanical components attached to the wheel (Tyre/Rim).

Consumable Items

- Items such as Oils, Gases, Lubricants, Repair Kits, CV Joints, Boot Covers, Gaskets, Belts, Brake Pads, Liners, Clutch & Pressure Plates, Plastic Clips, Tapes, Oil Seals, O-Rings, Stickers, Wiper Blades, Rubber Beadings, Filters, Washers and other Rubber parts are considered Consumables. The Liability of the Company will be limited to 50% of the adjusted replacements costs.

Total Loss Settlement

- In the event of the Vehicle been damage beyond economical repair, the Value of the Vehicle will be ascertained via an independent Valuation obtained by a Reputed Valuer which will be the basis of the Total Loss settlement offered.

THIS IS A COMPUTER-GENERATED DOCUMENT. HENCE NO MANUAL SIGNATURE IS REQUIRED.